



Commonwealth of Massachusetts
Group Insurance Commission





Because Your Family
Is Worth It

RETIRED MUNICIPAL TEACHERS

BASIC TERM LIFE

ACCIDENTAL DEATH & DISMEMBERMENT

EFFECTIVE JULY 1, 2006



Commonwealth of Massachusetts
Group Insurance Commission



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Important Information on What's New With Your Life Insurance Policy

BENEFICIARY ASSIST: HELPING PEOPLE COPE AFTER A MAJOR LOSS

After the loss of an insured retiree, a beneficiary may have difficulty dealing with the resulting emotional and financial issues. Beneficiaries can receive financial, emotional and grief counseling as well as legal help through The Hartford's Beneficiary Assist at no cost.

- Available to retirees who qualify for an accelerated death benefit.
- Available to beneficiaries of an insured retiree who dies.
- Available to insured retirees who qualify for benefits from the group accident policy because of a severe accidental injury. RMTs insured for \$1,000 Basic Life Insurance are not eligible for any AD&D benefits.
- Unlimited phone calls, needs assessment, and up to five face-to-face working sessions can be accessed 24/7 via one toll-free number.

Call **1-800-411-7239** for expert advice from experienced licensed advisors that you can trust.

See page 16 for more information on Beneficiary Assist.

TRAVEL ASSIST: HELPING PEOPLE GO PLACES... SAFELY

Through Travel Assist, you and your family can receive emergency assistance when traveling worldwide for business or pleasure, and it's just a phone call away.

- Toll-free emergency assistance, 24-hours a day, seven days a week when traveling 100 miles or more from a primary home for up to 90 days.
- Emergency medical monitoring, referrals and transportation, travel arrangements, qualify for cash advance*, and legal help are all available.
- Over 400 medical professionals available to help.
- No charge as part of Life and AD&D Coverage.

See page 16 for more information on Travel Assist.

** Cash Advance is the retiree's responsibility to repay and requires a satisfactory guarantee of reimbursement.*

NO EXCLUSION FOR ACTS OF WAR OR TERROR

Your policy will pay Basic Life and AD&D for acts of War or Terrorism provided you are insured under the policy and your premiums are paid at the time of death.

Your Policy will pay Basic Life only for RMTs insured for \$1,000.

Basic Life and Accidental Death & Dismemberment Insurance described in this booklet is a term policy and has no cash value.

The information contained in this booklet is a summary of your Life and Accidental Death & Dismemberment policy through Hartford Life and Accident Insurance Company, and the Commonwealth of Massachusetts Group Insurance Commission, to you as a Retired Municipal Teacher (RMT).

This summary is designed to help you understand your Life and Accidental Death & Dismemberment benefits. We urge you to read it carefully, share it with your family, and keep it in a safe place. For a detailed version of the benefits described in this booklet, please contact The Hartford for an official copy of your policy. If there is any difference between this booklet and the policy, the policy controls your insurance coverage.

The Basic and Accidental Death & Dismemberment Insurance described in this booklet is a term policy and has no cash value.

ELIGIBILITY, PARTICIPATION AND EFFECTIVE DATE

You are eligible for this insurance as a retired teacher as defined under the Massachusetts General Laws in Chapter 32B, Section 11E.

The Group Insurance Commission determines the effective date of coverage for each applicant.

The amount of life insurance coverage available to retired teachers is determined by the municipality of the retired teacher.

Amounts of life insurance vary among municipalities.

Schedule of Benefits

Coverage for Retired Municipal Teachers underwritten by Hartford Life and Accident Insurance Company.

LIFE	\$1,000
ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS	NONE
OR	
LIFE	\$2,000; \$3,000; \$4,000; \$5,000; \$10,000 OR \$15,000
ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS	\$2,000; \$3,000; \$4,000; \$5,000; \$10,000 OR \$15,000
OR	
LIFE	Amount determined by governmental unit and approved by the GIC
ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS	Amount determined by governmental unit and approved by the GIC

ENROLLEE CONTRIBUTIONS

As an eligible retiree, your share of the monthly cost will be deducted from your pension check one month in advance of the premium due date.

Your contribution is a controlled rate of monthly premium which is determined by the Group Insurance Commission. This only represents a portion of the total monthly cost. The remaining percent of the premium is contributed by your local governmental unit.

DEATH CLAIM PAYMENT PROCEDURES

The Group Insurance Commission (GIC) wants to process your beneficiary's claim as soon as possible when you die. For that reason, we ask that a family member or a close friend contact the GIC as soon as possible.

They must provide the following information to the GIC:

- Copy of your life insurance certificate or GIC annual benefits statement if available
- a certified death certificate (photocopy is not acceptable)
- all beneficiary names, dates of birth, Social Security numbers, and addresses

If the death is a result of an accident, also provide the following additional Information:

- Copy of any and all police reports; and
- Copy of any newspaper articles.

The GIC will process this information and forward it to The Hartford. The Hartford will then mail payment to your beneficiary. This procedure applies for all deaths, regardless of cause.

METHOD OF CLAIM PAYMENT

If the total amount of your Life and/or AD&D proceeds are \$6,000 or greater, they will be deposited into an interest-bearing Hartford Life Safe Haven Draftbook Account in your beneficiary's name. Important materials for the Safe Haven Account including an opening kit and draftbook will be sent to your beneficiary upon approval of the claim. The minimum amount for which a draft may be written to withdraw funds from the account is \$250.00. Your beneficiary may write a draft at any time for any sum from the minimum up to the total amount of the account. We encourage your beneficiary to maintain accurate records of the transactions and balance them with the monthly statements they will be receiving from the bank.

If the total amount of Life proceeds are less than \$6,000 your beneficiary will receive a lump sum check directly from The Hartford.

Any benefits paid under the Accidental Dismemberment section of your policy will be paid to you in a lump sum check directly from The Hartford.

This procedure applies for all deaths, regardless of cause.

ACCELERATED DEATH BENEFIT

If you become terminally ill while you are insured by the Plan and you apply and are approved for the accelerated death benefit, The Hartford will pay you a portion of your life insurance benefit. This amount may not exceed 75% or be less than 25% of your life insurance amount.

Your right to exercise this option and to receive payment is subject to the following:

- you must request an application from the GIC;
- you must be terminally ill at the time of payment of the Accelerated Benefit;
- your doctor must certify, in writing, that you are terminally ill and your life expectancy is 12 months or less; and
- the doctor's certification must be deemed satisfactory to The Hartford.
- You are only eligible to apply for this benefit once.

Premium payments must continue to be paid on the full amount of life insurance, unless you have a life insurance premium waiver due to disability.

If you have assigned your rights under the Plan to an assignee or made an irrevocable beneficiary designation, you must complete part three of your application.

An election to receive an Accelerated Benefit will have the following effect on other benefits:

- the death benefit payable will be reduced by any amount of Accelerated Benefit that has been paid; and
- any amount of life insurance that would be continued under a waiver of premium provision or that may be available under the conversion privilege will be reduced by the amount of the Accelerated Benefit paid. The remaining life insurance amount will be paid according to the terms of the Summary of Benefits, subject to any reduction and termination provisions.

When an Accelerated Benefit payment is made, your life insurance will be reduced by that amount. You will receive a letter stating the remaining amount of life insurance.

Benefits paid may be taxable. The Hartford is not responsible for any tax or other effects of any benefit paid. As with all tax matters, you should consult your personal tax advisor to assess the impact of this benefit.

Receipt of accelerated benefits MAY AFFECT MEDICAID AND SUPPLEMENTAL SECURITY INCOME ("SSI") eligibility. The fact that this certificate contains an accelerated benefit may affect your eligibility for these government programs. In addition, exercising your option to receive accelerated death benefits before you apply for those programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

Accidental Death & Dismemberment Benefits

If you are insured for \$2,000 or more of life insurance, the Plan also provides the following benefits to you in the event you are injured or die as a result of an accident while insured (subject to the exclusions and limitations listed on page 10):

COVERED LOSS	BENEFIT AMOUNT
Life	The Full Amount
ACCIDENTAL DISMEMBERMENT*	BENEFIT AMOUNT
Both Hands or Both Feet or Sight of Both Eyes	The Full Amount
One Hand and One Foot	The Full Amount
One Hand and Sight of One Eye	The Full Amount
One Foot and Sight of One Eye	The Full Amount
Speech and Hearing in both Ears	The Full Amount
One Hand or One Foot	One-Half of the Full Amount
Sight of One Eye	One-Half of the Full Amount
Speech or Hearing in both Ears	One-Half of the Full Amount
Thumb and Index Finger of Same Hand	One-Quarter of the Full Amount
Quadriplegia	The Full Amount
Paraplegia	Three-Quarters of the Full Amount
Hemiplegia	One-Half of the Full Amount

* Dismemberment claims must be filed within 365 days of the date of loss.

RMTs insured for \$1,000 Basic Life Insurance are not eligible for any AD&D benefits.

Paralysis Benefit*

In the event of bodily injuries that occur while you are insured under the Accidental Death & Dismemberment policy, and paralysis occurs as a result of such injuries within one year of the date of the covered accident, this policy will pay benefits as follows:

- Quadriplegia (total paralysis of upper and lower limbs) – The full AD&D benefit amount.
- Paraplegia (total paralysis of lower limbs)
– Three-quarters of the AD&D benefit amount.
- Hemiplegia (total paralysis of upper and lower limbs on one side of the body) – One-half of the AD&D benefit amount.

Payment of this benefit will reduce or eliminate your total AD&D benefits.

Coma Benefit*

The Hartford will pay the full AD&D benefit to your beneficiary, in accordance with your beneficiary designation, if you sustain an injury which, independent of all other causes, directly results in you being in a coma. This benefit will be paid in a lump sum after the waiting period. You must be in a coma within 90 days from the date of accident. A doctor must certify that the coma is permanent and irreversible and the certification must be deemed satisfactory to The Hartford.

The Waiting Period for the coma benefit is 31 days from the date you become comatose, for which no coma benefits are payable. Payment of this benefit will eliminate your total AD&D benefits.

Brain Damage Benefit*

The Hartford will pay the full amount of the retiree's Accidental Death & Dismemberment benefit to your beneficiary, in accordance with your beneficiary designation, if you sustain an injury which, independent of all other causes, directly results in traumatic brain injury causing brain damage. The benefit will be payable if:

- the brain damage begins within 60 days of the accident; and
- the brain damage continues for 12 consecutive months; and
- a doctor must certify the brain damage is permanent and irreversible at the end of the 12 consecutive months, and the certification must be deemed satisfactory to The Hartford.
- the brain damage prevents the injured person from performing all the substantial and material functions and activities of a person of like age and gender in good health.

Brain Damage Benefit* *(continued)*

The Hartford will pay this benefit in one lump sum.

Payment of this benefit, plus any other benefits payable as a result of the same accident, will not exceed the full AD&D benefit the Insured is eligible to receive under this policy. Payment of this benefit will eliminate your total AD&D benefits.

* Please contact the GIC within 365 days of the date of loss for an application for these benefits.

RMTs insured for \$1,000 Basic Life Insurance are not eligible for any AD&D benefits.

CLAIM PROCEDURES

When Notice of Claim and Proof of Loss Must be Given

An application for Dismemberment, Paralysis, Coma, and Brain Damage benefits must be sent to the Group Insurance Commission. You must contact The GIC for an application. You must contact the GIC within 365 days of the date of the loss. The benefit will be paid only if the accident results in one or more losses that occur within 365 days of the date of the accident. Also, the accident must occur while you are insured under the Plan.

Time Limits for Legal Proceedings

You or your authorized representative may start legal action regarding a claim 60 days after proof of claim has been given and up to three years from the time proof of claim is required, unless otherwise provided under federal law.

Physical Examination

While an Accidental Death & Dismemberment claim is pending, The Hartford, at its expense, has the right to have you examined by a physician of its choice when and as often as it reasonably choose and to have an autopsy performed in case of death where it is not forbidden by law.

Rehabilitation Physical Therapy Benefit*

The Hartford will pay an additional benefit for rehabilitative physical therapy that is prescribed by your attending doctor if you sustain an injury which causes a covered dismemberment loss.

This benefit provides an amount equal to the lesser of: a) the actual expense incurred for a rehabilitative program; b) 10% of your full AD&D benefit; or c) a maximum amount of \$10,000.

Your Accidental Death & Dismemberment (AD&D) benefit will be increased by 10%, up to a maximum of \$10,000.

The Rehabilitation Physical Therapy Benefit is separate from any Accidental Death & Dismemberment benefit which may be payable.

* RMTs insured for \$1,000 Basic Life Insurance are not eligible for any AD&D benefits.

ACCIDENTAL DEATH & DISMEMBERMENT EXCLUSIONS AND LIMITATIONS*

The loss must be accidental.

The total amount paid for any one loss will not exceed the total amount of insurance in force.

Loss of hand or foot means complete severance at or above the wrist or ankle joint.

Loss with respect to eyes means total and irrevocable loss of sight.

Loss with regard to thumb and index finger means actual severance through or above the metacarpo-phalangeal joints.

Loss with regard to movement means complete and irreversible paralysis of such limbs.

Your Plan does not cover any accidental losses caused by, contributed by, or resulting from:

- intentionally self-inflicted injury, while sane or insane.
- physical or mental illness or infirmity.
- ptomaine; any kind of poisoning while sane or insane, whether voluntary or otherwise.
- bacterial infection other than that occurring in connection with, or in consequence of, accidental bodily injuries.
- travel or flight in any type of aircraft, except:
 - loss resulting from travel or flight as a passenger in a licensed aircraft operated by a licensed pilot on a scheduled passenger service regularly offered between specified airports by a passenger carrier duly licensed by the proper licensing authority,
 - loss resulting from travel or flight as a passenger in a chartered aircraft owned, operated and licensed to a passenger carrier who is licensed to and who offers scheduled, non-charter passenger service regularly, and provided that such chartered aircraft is operated by a licensed pilot during service between specified airports, or
 - loss resulting from travel or flight in an aircraft used, leased or operated by the Commonwealth of Massachusetts, in which the employee or retiree is traveling in the performance of his or her duties.

* RMTs insured for \$1,000 Basic Life Insurance are not eligible for any AD&D benefits.

Seat Belt Benefit*

If you die while insured as a result of a covered accident which has occurred while driving or riding in a motor vehicle, and you are protected by a properly fastened seat belt, your Accidental Death & Dismemberment (AD&D) benefit will be increased by the greater of 10% or \$1,000.

The minimum benefit payable for Basic Life Insurance is \$1,000.

The Hartford will pay your beneficiary an additional benefit provided:

- the motor vehicle is equipped with seat belt(s); and
- the seat belt(s) was in actual use and properly fastened at the time of the covered accident; and
- the position of the seat belt(s) are certified in the official report of the covered accident, or by the investigating officer. A copy of the police accident report must be submitted with the claim.

If it cannot be determined that you were wearing a seat belt at the time of the accident, the minimum benefit of \$1,000 will be payable.

For the purposes of this benefit, a motor vehicle means a validly registered four or more wheel private passenger car (including policyholder-owned cars), station wagon, van, sport utility vehicle, motor home, camper or pick-up truck.

Example: Retiree dies in accident with seat belt

Basic Life	\$5,000
Basic AD&D	\$5,000
Seat belt: Basic 10% of \$5,000 = (minimum benefit is \$1,000)	\$1,000
Total Benefit	\$11,000

* RMTs insured for \$1,000 Basic Life Insurance are not eligible for any AD&D benefits.

Air Bag Benefit*

If you die while insured as a result of a covered accident that has occurred while driving or riding in a motor vehicle, and you are protected by a properly fastened seat belt, your Accidental Death & Dismemberment (AD&D) benefit will be \$5,000 if:

- you were positioned in a seat equipped with a factory installed airbag;
- the air bag is an inflatable supplemental passive restraint system installed by the manufacturer of the motor vehicle or its proper replacement parts installed as required by the motor vehicle's manufacturer's specifications that inflates upon collision to protect an individual from injury and death. An airbag is not considered a seat belt; and
- your seat belt must be in actual use and properly fastened at the time of the covered accident.

No benefit will be paid if you are the driver of the motor vehicle and do not hold a current and valid driver's license.

For the purposes of this benefit, a motor vehicle means a validly registered four or more wheel private passenger car (including policyholder-owned cars), station wagon, van, sport utility vehicle, motor home, camper or pick-up truck.

Example: Retiree dies in accident with seat belt and air bag

Basic Life	\$5,000
Basic AD&D	\$5,000
Seat belt: Basic 10% of \$5,000 = (minimum benefit is \$1,000)	\$1,000
Air bag: Basic \$5,000 =	\$5,000
Total Benefit	\$16,000

** RMTs insured for \$1,000 Basic Life Insurance are not eligible for any AD&D benefits.*

HOW YOUR LIFE INSURANCE PROGRAM WORKS

If you should die while insured under this program, The Hartford will pay your beneficiary the entire amount of life insurance in force after it receives certification of death.

NAMING YOUR BENEFICIARY

When you become insured, you must name someone as your beneficiary to receive your life insurance proceeds. You may name more than one person and determine the proportion each person is to receive. If more than one beneficiary is named, and you do not designate their order or share of payments, the beneficiaries will share equally. The share of a beneficiary who dies before you, or the share of a beneficiary who is disqualified, will pass to any surviving beneficiaries in the order you designated.

You may change your beneficiary at any time by completing a new GIC life insurance beneficiary designation form. You should contact the GIC for the form. If you do not name a beneficiary, or if all named beneficiaries do not survive you, or if your named beneficiary is disqualified, your insurance benefit will be paid to the first surviving family member, in the order listed below:

- spouse;
- child or children;
- mother or father;
- sisters or brothers;
- estate; or
- if none, to the person or persons determined to be entitled thereto under the laws of the Commonwealth of Massachusetts.

Beneficiary information is treated as confidential. An insured can only confirm his or her beneficiary information by requesting in writing such confirmation.

If any person otherwise entitled to payment does not make a claim for payment within one year of the death, payment may be made by order of precedence as if such person had died before the insured.

ASSIGNMENT OF LIFE INSURANCE

Your Life and Accidental Death & Dismemberment Insurance generally cannot be transferred or reassigned. It is exempt from claims of your creditors or those of your beneficiary, to the extent allowed by law.

However, you may “absolutely assign” all ownership of your Basic Life Insurance, including your right to convert, provided you follow the required rules and regulations of the GIC. To apply for assignment of life insurance you must contact the GIC for a form. The assignment form must be received and approved by the GIC and The Hartford before your insurance can be assigned to another party.

It is important to note that the GIC and The Hartford are not responsible for the validity of these assignments.

WAIVER OF PREMIUM DUE TO DISABILITY

If, prior to age 60, you become disabled while insured, your Basic Life Insurance may be continued without further premium cost to you.

- **You must apply for the waiver of premium benefit within two years of your date of disability.**
- You must contact the GIC for an application.
- Your application must be approved by the GIC and The Hartford.
- **Your insurance premium payments must continue to be paid until the Waiver is approved.**

The amount of insurance in effect on the date the claim is made is the amount that will be continued under this Waiver provision.

The waiver of your Basic Life Insurance will remain in force for as long as you continue to remain disabled. Upon approval of the Waiver of Premium, your Accidental Death & Dismemberment benefit will be discontinued.

You are disabled when The Hartford determines that, due to an injury or sickness, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by training, education or experience.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

The Hartford may require you to be examined by a doctor, other medical practitioner or vocational expert of our choice. We will pay for this examination. We can require an examination as often as it is reasonable to do so. We may also require you to be interviewed by an authorized Hartford Representative.

Options available upon the loss of GIC Coverage

CANCELLATION PROVISIONS

You may cancel your Basic Life and Accidental Death & Dismemberment Insurance (if applicable) coverage. You must provide written notice to withdraw from your insurance coverage to the GIC. Your coverage will be canceled at the end of the month for which contributions are paid. Coverage will be reinstated only with approval by the GIC according to its rules and regulations. If you withdraw from coverage, there is no option for conversion.

If you have health insurance through the GIC, you must maintain your Basic Life Insurance.

CONVERSION COVERAGE

If your life insurance ends because of withdrawal of the school district and not because of non-payment of premiums, you may convert your group life insurance policy to a non-group policy issued by The Hartford (except term insurance or a policy that contains disability or accidental death benefits). No medical exam is required.

You must file the appropriate form within 31 days of the date on which your group life insurance coverage ends or within 15 days of the date the notice of conversion right is sent to you.

The Hartford will provide you a conversion application form, instructions and cost information.

It is important to remember that even if the conversion notice is not sent within 90 days of when your coverage ends, the conversion privilege will expire at the end of the 90 day period

GENERAL EXPIRATION PROVISIONS

Your insurance under this group plan will end on the earliest of the following dates:

- The last day of the month for which your life insurance premium has been paid.
- After receipt of your notice of withdrawal from life insurance the GIC determines your effective date.
- The date of termination of the group policy without continuation of your insurance, under a successor group policy.
- Your Accidental Death & Dismemberment coverage will end on the date you are approved for Life Waiver of Premium.
- Withdrawal of the municipality that you retired from.

BENEFICIARY ASSIST®

Beneficiary Assist® services are available to:

- The beneficiary of an insured who dies;
- Insureds who qualify for the Accelerated Death benefit;
- Insureds who qualify for benefits under the AD&D section of your policy. RMTs insured for \$1,000 Basic Life Insurance are not eligible for any AD&D benefits.

Services provided include:

- Assessment and action planning to help develop an individualized course of action;
- Unlimited phone contact to grief counselors and financial and legal advisors for up to a year from the date the claim is approved;
- Up to five face-to-face sessions, or equivalent professional time for any combination of emotional counseling, financial planning, or legal advice;
- Referrals to additional resources outside the Beneficiary Assist service to support specific situations, such as long-term grief counseling, complex probate or estate planning, and relocation.

Beneficiary Assist® services are provided by ComPsych, one of the largest independently owned provider of employee assistance programs, managed behavioral health, work/life and crisis intervention services.

Call the toll-free number, **1-800-411-7239**, 24 hours per day, 7 days a week to access legal, financial, and loss counseling professionals on a confidential basis.

TRAVEL ASSIST

When you're traveling, emergencies can occur. Now, help is only a phone call away for insureds covered under The Commonwealth of Massachusetts Group Insurance Commission's group policy through The Hartford. Toll-free emergency assistance is available to you, and your family, 24 hours a day, 7 days a week when traveling 100 miles or more from your primary home (national or international travel) for 90 days or less.¹ In addition to emergency services, you have access to a wide range of pre-trip informational services. Multilingual service professionals stand ready to assist you before and during travel to over 200 countries worldwide.

The Hartford's Travel Assistance Program is provided by Worldwide Assistance Services, Inc. (WA), a leader in the travel assistance industry.

TRAVEL ASSIST *(continued)*

What services are provided?

Pre-Trip Information:

- VISA, Passport, Inoculation and Immunization Requirements
- Cultural Information
- Temperature and Weather Conditions
- Embassy and Consular Referrals
- Foreign Exchange Rates
- Travel Advisories
- International “Hot Spots”

Emergency Medical Assistance:

- Medical Referrals
- Medical Monitoring
- Medical Evacuation
- Medical Repatriation (Return Home)
- Return of Traveling Companion
- Return of Dependent Children
- Visit from Family Member or Friend
- Emergency Medical Payments
- Repatriation of Remains
- Replacement of Medication and Eyeglasses

Emergency Personal Services:

- Sending and Receiving Messages
- Emergency Travel Arrangements
- Emergency Cash
- Locating Lost or Stolen Items
- Legal Assistance/Bail
- Interpretation/Translation

TRAVEL ASSIST *(continued)*

If you are covered by the GIC policy from The Hartford and you need pre-trip information, emergency medical assistance or personal assistance services while traveling, contact Worldwide Assistance Services, Inc.

Toll-free from the U.S. or Canada:

800-243-6108

Collect from other locations:

202-828-5885

Fax: 202-331-1528

Please advise that you are covered under the Commonwealth of Massachusetts Group Insurance Commission and provide a phone number where you can be reached, nature of the problem and this Travel Assistance Identification Number:

GLD-09012

If you have a serious medical emergency, please obtain emergency medical services first, and then contact Travel Assist for follow-up.

Life Insurance Questions and Claims?

Contact the Group Insurance Commission at **617-727-2310** or **www.mass.gov/gic**.

¹Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling to, WA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

NOTES



Commonwealth of Massachusetts
Group Insurance Commission

